

A TALE OF TWO BROTHERS

faced with a decision about flood insurance.





MEET CARL AND ALAN JOHNSON.

Two brothers with a lot in common—same mom, same dad, same great childhood. When it came time to buy a house, they even got similar properties on the same street. You could say they weathered a lot of

storms together. But when they paid off their mortgages, roughly at the same time, they had a choice to make about renewing flood insurance. That's when their paths diverged...



Alan kept
his flood
insurance.

Carl didn't.
He saved \$500[†] a year...

UNTIL THE FLOOD HIT...

Cleanup	\$ 500.00
Flooring	\$1,193.17
Drywall	\$2,137.83
Subflooring	\$1,389.70
Baseboards	\$1,125.31
Wall-to-wall carpets	\$2,234.22
Furnace	\$1,442.21
Central air	\$1,890.99
Kitchen cabinets	\$2,011.64
Painting	\$ 950.00
Insulation	\$ 887.98
TV & stereo	\$1,867.99
Furniture	\$2,715.66
Computer	\$1,734.29
Toys	\$ 958.22
Refrigerator	\$1,257.99
Food	\$ 757.11
Clothing	\$1,011.28
TOTAL	\$26,065.59*

Flood insurance \$500.00

TOTAL \$500.00

WHAT'S YOUR DECISION ON FLOOD INSURANCE?

Do you know the facts about flooding?

If your mortgage is paid off... if you have flood insurance but feel lucky because you haven't been hit by a flood in years... if you think federal disaster aid would cover damages with no cost to you... if you tell yourself there's no chance of flooding because you live in a low-risk area... these are signs that you may not know enough about floods and flood insurance.

The fact is, 1 in 4** homes run the risk of flooding and 25% of national flood claims come from low to medium-risk areas. Even a few inches of flooding can mean thousands of dollars in damage. The average cost of repairing a home damaged by flood

is around \$17,000—and that's just the national average. Costs are much higher in certain areas—costs that you would have to bear if you left yourself uninsured. For information, visit FloodSmart.gov/choice. Better yet, give your agent a call. They can tell you more.

CALL YOUR INSURANCE AGENT TODAY.

If you've already renewed your flood insurance, we thank you.

Be FloodSmart.



FEMA

The National Flood Insurance Program (NFIP) is managed by the Federal Emergency Management Agency (FEMA), a component of the U.S. Department of Homeland Security (DHS). All claims and expenses are funded by insurance premiums, not tax dollars.

*Cost is an approximation. Actual premium cost will vary depending on level of coverage and where the property is located. *Dollar amounts are for illustrative purposes only and represent potential flood damage to a fictional home. Replacement and repair costs vary from state to state and from home to home. **Represents the chance of flooding over a 30-year period in high-risk areas.



WARNING: Short-term gains
are washed away
without flood insurance.



Are you faced with a decision about flood insurance? Make the right choice. You never save by being uninsured. Renew your <WYO> policy today.>

FLOODS ARE THE #1 NATURAL DISASTER IN AMERICA.

Many floods are not declared a federal disaster and uninsured homeowners are left with the burden of repairs. Even if the President declares a federal disaster, most assistance is in the form of a loan that must be repaid with interest—and that can cost the same as paying for the damages yourself.

CALL TODAY:

<Agent Name Optional> at
<Agency Name>
<Agent Phone Number>

WARNING: 25% of flood
insurance claims come from
low- and medium-risk areas.



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